IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF PUERTO RICO

Case No.: 21-02031 - EAG

| M' 1 1D | 1, 0 : | | | |
|-------------|---|---|---|--|
| Michael Ro | dríguez Ocasio | Chap | ter 13 | |
| XXX-XX- | XXX-XX- 9699 | Check if this is a Pre | e-Confirmation am | nended plan. |
| Debtor(s) | | Check if this is a Pos | t Confirmation am | ended plan |
| | | · · · · · | otor(s) | |
| PR Local | | ☐ Trus | | |
| Chapte | er 13 Plan dated11/9/2021 | ☐ Uns | ecured Creditor(s |) |
| | | If this is an amended of the plan that have | | ne sections |
| | | | 5.1 | _8 |
| | | | | |
| | | 2.4 | | |
| | | | | |
| DADT 4 | Notice | | | |
| PARI 1 | - Notices | | | |
| To Debtors | This form sets out options that may be appropring not indicate that the option is appropriate in your Plans that do not comply with local rules and jut In the following notice to creditors, you must check the set of the | our circumstances or that it is podicial rulings may not be confirm | ermissible in you | |
| To Creditor | rs: Your rights may be affected by this plan. Your cl | laim may be reduced, modified, o | r eliminated. | |
| | You should read this plan carefully and discuss it we have an attorney, you may wish to consult one. Th only and shall not affect the meaning or interpretation | e headings contained in this pla | | |
| | If you oppose the plan's treatment of your clai objection to confirmation at least 7 days befo ordered by the Bankruptcy Court. The Bankrup confirmation is filed. See Bankruptcy Rule 3015. Ir this plan, unless ordered otherwise. | re the date set for the hearing of tcy Court may confirm this plan wi | on confirmation, thout further notice | unless otherwise ce if no objection to |
| | If a claim is withdrawn by a creditor or amende plan on account of such claim: (1.) The Trustee is The sum allocated towards the payment of such c creditors. (3.) If such creditor has received monies received in excess of the related claim to the Tru proposed a plan that repays his or her creditors in f Debtor. | authorized to discontinue any furth reditor's claim shall be distributed from the Trustee (Distributed Payr stee for distribution to Debtor's re | er disbursements by the Trustee to nents), the credito maining creditors | to related claim; (2.) Debtor's remaining or shall return funds s. (4.) If Debtor has |
| | The following matters may be of particular importa- the plan includes each of the following items. If the provision will be ineffective if set out later in | an item is checked as "Not Inclu | on each line to s ded" or if both b | tate whether or not oxes are checked, |
| | mit on the amount of a secured claim, set out in Section 3.2, tial payment or no payment at all to the secured creditor | which may result in a | ∏Included | ⊠Not included |
| | oidance of a judicial lien or nonpossessory, nonpurchase-mo Section 3.4 | oney security interest, set out | □Included | ⊠ Not included |
| 1.3 Nor | nstandard provisions, set out in Part 8 | | Mincluded | □Not included |

In Re:

PART 2- Plan Payments and Length of Plan

Debtor(s) will make payments to the trustee as follows:

| Period(s) | Period(s) Totals | Comments |
|-----------|---------------------|---|
| 26 | \$31,200.00 | |
| 7 | \$10,500.00 | Due to the payoff of the lease of Popular Auto |
| 27 | \$54,000.00 | Due to the payoff of the Oriental Bank auto loan |
| | | |
| | | |
| | | |
| | | |
| 60 | \$95,700.00 | |
| | 26 7 27 27 | 26 \$31,200.00 7 \$10,500.00 27 \$54,000.00 |

| | Subtotals | 60 | \$95,700.00 | | | | | | |
|--------------|---|---|--|---|---|--|--|---|---|
| nser | t additional lines if | needed | | | | | | | |
| redi | tors specified in th | nis plan. | nts are specified. additi | ,,, | | | cessary to make | the payments | to . |
| 2.2 | Regular payme | nts to the tr | ustee will be made fro | m future income in | the following m | nanner: | | | |
| | Check all that a | oply. | | | | | | | |
| | | | ents pursuant to a payr | | | | | | |
| | | | ents directly to the trust | | | | | | |
| | Other (specif | y method of | payment): | | | | | | |
| 2.3 | Income tax refu | ınds: | | | | | | | |
| | will comply with | 11 U.S.C. { | tee with copy of each in \$ 1325(b)(2). If the Del any use thereof. | | | | | | |
| 2.4 | Additional payn | nents: | | | | | | | |
| | Check one. | | | | | | | | |
| | | | ed, the rest of § 2.4 nee | | | | | | |
| | Debtor(s) wi and date of ea | | ional payment(s) to the ed payment. | trustee from other s | ources, as specif | ied below. Desc | cribe the source, e | stimated amo | ount, |
| | The amount o | f \$63,300.0 | 00 is the sum of all a | dditional payment | s that the debto | or will make. | See, Part 8 for a | additional | |
| | information. | | | | | | | | |
| _ ^ | DT 0 T | | | | | | | | |
| PA | KI 3- Trea | tment of | Secured Clair | ns | | | | | |
| 3.1 I | Maintenance of p | ayments ar | nd cure of default, if a | ny. | | | | | |
| | Check one. | | | | | | | | |
| | None. If "None | e" is checke | d, the rest of § 3. 1 nee | d not be completed o | or reproduced. | | | | |
| İ | the applicable of by the debtor(s) interest, if any, a listed on a proof current installme relief from the all payments under | ontract and r , as specifie at the rate st of claim filed ant payment a utomatic sta this paragra | n the current contractunoticed in conformity wid below. Any existing a lated, pro-rated unless of before the filing deadling and arrearage. In the align is ordered as to any in the ast to that collateral es only payments disbused. | th any applicable ru arrearage on a listed a specific amount is ne under Bankruptcy osence of a contrary tem of collateral list will cease, and all s | les. These paymd claim will be pa provided below. y Rule 3002(c) co timely filed proo- timed in this paragrecured claims ba | ents will be dis aid in full throug Unless otherw ontrol over any of f of claim, the a raph, then, unleased on that col | bursed either by t gh disbursements ise ordered by the contrary amounts l mounts stated be ass otherwise orde | he trustee or by the truste e court, the a isted below a low are contr ered by the c | directly ee, with mounts as to the folling. If ourt, all |
| | Name of Credito | or C | Collateral | Current Installments Payments (including escrow) | Amount of arrearage (if any) | Interest rate on arrearage (if any) | Monthly Plan PMT on arrearage | Estimated payments trustee | |
| (| Oriental Bank | 201 | 4 Dodge Caravan | \$481.95 | \$0.00 | <u> </u> | \$ | \$ | 0.00 |
| (| Claim No. 7 | | | Disbursed by: | | | | | |
| | | | | Trustee | | | | | |
| | | | | Debtor(s) | | | | | |

| Name of Creditor | Collateral | Ins Pa | rrent stallments syments sluding escrow) | Amount of arrearage (if any) | Interest rate on arrearage (if any) | | thly PMT rrearage | Estimated total payments by trustee |
|--|---|--|--|---|--|-----------------------|-----------------------------|--|
| Freedom Road Financial | 2020 Sea Doo G | ГΜ | 323.39 | 0.00 |) % | | | 0.00 |
| Claim No. 8 | | □Tru | ırsed by: | \$ | | \$ | | \$ |
| Name of Creditor | Collateral | In Pa | urrent stallments ayments cluding escrow) | Amount of arrearage (if any) | Interest rate on arrearage (if any) | | nthly n PMT arrearage | Estimated total payments by trustee |
| | | □тг | ursed by: rustee ebtor(s) | \$ | % | \$ | | \$ |
| Insert additional claim | s as needed. | | | | | | | |
| | checked, the rest or paragraph will be effe | f § 3.2 need no ective only if the etermine the va | ot be complo e applicable alue of the s | eted or reprodu box in Part I of secured claims | uced. this plan is cl listed below | necked. . For each | non-govern | ck one. Imental secured claim It of secured claim. For |
| secured claims of gaccordance with the | jovernmental units, u | ınless otherwis controls over aı | se ordered b | y the court, the | e value of a s | ecured clai | m listed in a | a proof of claim filed in e of the secured claim |
| plan. If the amount as an unsecured c | of a creditor's secur | ed claim is liste his plan. Unles | ed below as ss otherwise | having no valu | ie, the credito | r's allowed | claim will b | im under Part 5 of this e treated in its entirety otal claim listed on the |
| | claim listed below as or(s) or the estate(s) | | | mn headed <i>An</i> | nount of secu | ıred claim ı | will retain th | ne lien on the property |
| (a) Payment of the | underlying debt dete | rmined under r | nonbankrupt | cy law, or | | | | |
| (b) Discharge of the Bankruptcy Rule 30 | | nder 11 U.S.C | c. § 1328, at | which time the | e lien will terr | minate and | be release | d by the creditor. See |
| Name of Creditor | Estimated Amount of Creditor's Total Claim | Collateral | Value of Collateral | Amount of Claims Senior to Creditor's Claim | Amount of Claims | Interest Rate % | Monthly PMT to Creditor | Estimated Total of Monthly PMTs |
| | \$ | | \$ | \$ | \$ | % | \$ | \$ |
| | \$ | | \$ | \$ | \$ | % | \$ | \$ |

Insert additional claims as needed.

| 3.3 Secured claims excluded from 11 U.S | S.C § 506. | | | | |
|---|--|---|--|--|---|
| Check one. None. If "None" is checked, the res | st of § 3.3 need not be | completed or reprodu | ced. | | |
| The claims listed below were either | : | | | | |
| (1) Incurred within 910 days befor the personal use of the debtor(s), | | d secured by a purch | ase money | security intere | st in a motor vehicle acquired for |
| (2) Incurred within 1 year of the pe | | d by a purchase mone | ey security in | nterest in any o | other thing of value. |
| These claims will be paid in full untrustee or directly by the debtor, a filed before the filing deadline uncontrary timely filed proof of claim trustee rather than by the debtor. | s specified below. Un nder Bankruptcy Rule | less otherwise ordere 3002(c) controls ov | ed by the co er any cont | urt, the claim a rary amount li | amount stated on a proof of claim sted below. In the absence of a |
| Name of Creditor C | Collateral | Amount of Claim | Interest Rate | Monthly Plan payment | Estimated total payments by Trustee |
| | | \$ | % | \$ | \$ |
| | | | | Disbursed by: Trustee Debtor(s) | |
| Name of Creditor | Collateral | Amount of Claim | Interest Rate | Monthly Plan payment | Estimated total payments by Trustee |
| | | \$ | % | \$ | \$ |
| | | | | Disbursed by: | |
| Insert additional claims as needed. | | | | Debtor(s) | |
| Check one. None. If "None" is checked, the rest of the remainder of this paragraph will be ended to the pudicial liens or nonpossessory, not debtor(s) would have been entitled under a claim listed below will be avoided to the judicial lien or security interest that is avoided lien or security interest that is not Rule 4003(d). If more than one lien is to | enonpurchase money so r 11 U.S.C § 522(b). e extent that it impairs oided will be treated a t avoided will be paid i | ecurity interests secu Unless otherwise orders such exemptions upour as an unsecured clair In full as a secured clair | f this plan is ring the clai ered by the on entry of tl n in Part 5 to aim under th | ms listed below court, a judicia he order confir o the extent all the plan. See 11 | I lien or security interest securing ming the plan. The amount of the lowed. The amount, if any, of the |
| Information regarding judicial lien or security interest | Calculation of lien a | voidance | | | Treatment of remaining secured claim |
| Name of creditor | a. Amount of lien | | \$ | | Amount of secured claim after avoidance (line a minus line f) |
| Collateral | b. Amount of all other | liens | \$ | | \$ |
| Condition | c. Value of claimed ex | xemptions | \$ | | Interest rate |
| | d. Total of adding line | es a, b and c | _\$ | | <u></u> % |
| | e. Value of Debtor's in | nterest in property | \$ | | |

| dgment date, date of lien cording, book and page imber) | | | Monthly on secured claim |
|---|---|---------------------------------|---|
| | f. Subtract line e from d. | \$ | \$ |
| | Extent of exemption impairment | | Estimated total payments on secured claim |
| | (check applicable box) | | |
| | Line f is equal to or greater than lin The entire lien is avoided (Do not com | e a. plete the next column.) | \$ |
| | Line f is less than line a. A portion <i>of</i> the lien is avoided. (Comp | elete the next column.) | |
| rt additional lines as needed. | | | |
| Surrender of collateral. | | | |
| Check one. | | | |
| None. If "None" is check | ked, the rest of § 3.5 need not be completed or | reproduced | |
| request that upon confirma | urrender to each creditor listed below the coll tion of this plan the stay under 11 U.S.C § 36 inated in all respects. Any allowed unsecured or | 2(a) be terminated as to th | e collateral only and that the |
| be treated in Fart 5 below. | | | |
| Name of creditor | | ollateral | |
| | | ollateral | |
| Name of creditor Insert additional claims as need | eded. | | |
| Name of creditor Insert additional claims as need Pre-Confirmation Adequate | eded. Protection Monthly Payments ("AMP") to b | | |
| Insert additional claims as need Pre-Confirmation Adequate Payments pursuant to 1 | eded. Protection Monthly Payments ("AMP") to B 1 USC §1326(a)(1)(C): | | Comments |
| Name of creditor Insert additional claims as need Pre-Confirmation Adequate | eded. Protection Monthly Payments ("AMP") to B 1 USC §1326(a)(1)(C): | | Comments |
| Insert additional claims as need Pre-Confirmation Adequate Payments pursuant to 1 | eded. Protection Monthly Payments ("AMP") to B 1 USC §1326(a)(1)(C): | | Comments |
| Insert additional claims as need Pre-Confirmation Adequate Payments pursuant to 1 | eded. Protection Monthly Payments ("AMP") to B 1 USC §1326(a)(1)(C): | | Comments |
| Insert additional claims as need Pre-Confirmation Adequate Payments pursuant to 1 | eded. Protection Monthly Payments ("AMP") to B 1 USC §1326(a)(1)(C): | | Comments |
| Insert additional claims as need Pre-Confirmation Adequate Payments pursuant to 1 | eded. Protection Monthly Payments ("AMP") to B 1 USC §1326(a)(1)(C): | | Comments |
| Insert additional claims as need Pre-Confirmation Adequate Payments pursuant to 1 | eded. Protection Monthly Payments ("AMP") to B 1 USC §1326(a)(1)(C): | | Comments |
| Insert additional claims as need Pre-Confirmation Adequate Payments pursuant to 1 | eded. Protection Monthly Payments ("AMP") to B 1 USC §1326(a)(1)(C): | | Comments |
| Insert additional claims as need Pre-Confirmation Adequate Payments pursuant to 1 | eded. Protection Monthly Payments ("AMP") to B 1 USC §1326(a)(1)(C): | | Comments |

| | Check one. None. If "None" is | s checked, the | e rest <i>of</i> § 3.7 ne | eed not be | complete | d or reprodu | uced. | | | |
|----------------|---|---|--|---------------------------------------|--|--------------------------|--|---|--|---|
| × | shall pay the allow listed claim will b amount is provide | wed claim as e paid in full ed below. Un Rule 3002(c | expressly modif through disburs ess otherwise o control over ar | fied by thi sements b ordered b | s section, by the trus y the cou | at the annuatee, with in | ial interest ra iterest, if any ints listed or | ate and mon /, at the rate n a proof of |)(2). Upon confirmat thly payments descr e stated, pro-rated u claim filed before th ontrary timely filed pr | ibed below. Any Inless a specific e filing deadline |
| Na | ame of creditor | Claim ID# | Claim amount | Modified interest rate | term | Modified P&I (Escrow) | Property F Taxes Ir (Escrow) | Property | Total monthly Payment | Estimated total PMTs by trustee |
| IF | RS | 6 | \$_121,034.54 \[\begin{align*} \text{To be paid} \\ \text{in full 100%} \end{align*} | 3.00% | | \$ | \$ | \$ | \$ | \$ |
| | | | \$ To be paid in full 100% | | | \$ | \$ | . \$ | \$ | \$ |
| _ | | | \$To be paid in full 100% | % | | \$ | \$ | \$ | \$ | \$ |
| PAR | Insert additional cla | | | iority (| Claims | 3 | | | | |
| 4.1 | General | | | | | | | | | |
| | Trustee's fees and without postpetition | | riority claims, i | ncluding (| domestic | support obl | igations othe | er than thos | e treated in § 4.5, w | ill be paid in ful |
| 4.2 | Trustee's Fees | | | | | | | | | |
| | Trustee's fees are of 10 % of all plan pay | | • | - | - | • | n, neverthele | ss are estin | nated for confirmation | n purposes to be |
| 4.3 Att | orney's fees | | | | | | | | | |
| C | heck one | | | | | | | | | |
| | Flat Fee: Atto | orney for Deb | tor(s) elect to b | e compe | nsated as | a flat fee th | neir legal ser | vices, up to | the plan confirmation | on, according to |
| OR | Fee Applicat | | | | | | | ne approval | of a detailed applica | tion for fees and |
| | | ey's fees paid | - | , J | | | | \$ | 987.00 | |
| | | | s fees to be paid | d under th | e plan are | estimated t | o be: | \$ | 3,013.00 | |

3.7 Other Secured Claims Modifications.

If this is a post-confirmation amended plan, estimated attorney's fees:

0.00

| Insert additional claims as needed. Domestic support obligations assigned or owed to a governmental unit and paid less than full amount. Check one. None. If "None" is checked, the rest of § 4.5 need not be completed or reproduced. The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed governmental unit and will be paid less than the full amount of the claim under 11 U.S.C § 1322(a)(4). This plan provision requires payments in § 2.1 before a term of 60 months; see 11 U.S.C.§1322(a)(4). Name of creditor Estimated amount of claim to be paid \$ \$ \$ \$ \$ Insert additional claims as needed. Post confirmation property insurance coverage Check one. None. If "None" is checked, the rest of § 4.6 need not be completed or reproduced. The debtor(s) propose to provide post confirmation adequate protection to the secured creditors listed below by providing property insurance coverage. Name of creditor insured Insurance Insurance Estimated insurance Estimated total | Priority claims other than attorney | 's fees and those treated in | §§ 4.5, 4.6. | | |
|---|-------------------------------------|---------------------------------|--|-----------------------------|---------------------------------|
| Name of priority creditor Name of priority creditor IRS (Claim No. 6) S 3.512.68 S S S S S S S S S S S S S | | | | | |
| Name of priority creditor IRS (Claim No. 6) S S S S Insert additional claims as needed. Domestic support obligations assigned or owed to a governmental unit and paid less than full amount. Check one. None. If "None" is checked, the rest of § 4.5 need not be completed or reproduced. The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed governmental unit and will be paid less than the full amount of the claim under 11 U.S.C., § 1322(a)(4). This plan provision requires payments in § 2.1 before a term of 60 months; see 11 U.S.C.§1322(a)(4). Name of creditor Estimated amount of claim to be paid \$ S S S Insert additional claims as needed. Post confirmation property insurance coverage Check one. None. If "None" is checked, the rest of § 4.6 need not be completed or reproduced. The debtor(s) propose to provide post confirmation adequate protection to the secured creditors listed below by providing property insurance coverage Check one. Name of creditor insured Insurance Company Insurance coverage Check one. Disbursed by: Trustee Disbursed by: Trustee | None. If "None" is checked, the re | est of § 4.4 need not be comp | leted or reproduced. | | |
| Insert additional claims as needed. Domestic support obligations assigned or owed to a governmental unit and paid less than full amount. Check one. None. if "None" is checked, the rest of § 4.5 need not be completed or reproduced. The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed governmental unit and will be paid less than the full amount of the claim under 11 U.S.C § 1322(a)(4). This plan provision requires payments in § 2.1 before a term of 60 months; see 11 U.S.C.§1322(a)(4). Name of creditor Estimated amount of claim to be paid \$ \$ \$ \$ \$ \$ Insert additional claims as needed. Post confirmation property insurance coverage Check one. None. If "None" is checked, the rest of § 4.6 need not be completed or reproduced. The debtor(s) propose to provide post confirmation adequate protection to the secured creditors listed below by providing property insurance coverage Check one. Name of creditor insured Insurance Company Insurance coverage Estimated insurance promium to be paid payments by trace in the payment in the payment is the payment in the paym | The Debtor(s) estimate the total | amount of other priority claims | s to be\$3,5 | 12.68 | |
| Insert additional claims as needed. Domestic support obligations assigned or owed to a governmental unit and paid less than full amount. Check one. None. If "None" is checked, the rest of § 4.5 need not be completed or reproduced. The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed governmental unit and will be paid less than the full amount of the claim under 11 U.S.C§ 1322(a)(4). This plan provision requires payments in § 2.1 before a term of 60 months; see 11 U.S.C.§1322(a)(4). Name of creditor Estimated amount of claim to be paid \$ \$ \$ \$ \$ \$ Insert additional claims as needed. Post confirmation property insurance coverage Check one. None. If "None" is checked, the rest of § 4.6 need not be completed or reproduced. The debtor(s) propose to provide post confirmation adequate protection to the secured creditors listed below by providing property insurance coverage Name of creditor insured Insurance Company Insurance coverage Estimated insurance Fermium to be paid payments by transport of the paid payments by transport of the payment of the p | Name of priority creditor | | Estimat | te amount of claim to be | paid |
| Insert additional claims as needed. Domestic support obligations assigned or owed to a governmental unit and paid less than full amount. Check one. None, if "None" is checked, the rest of § 4.5 need not be completed or reproduced. The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed governmental unit and will be paid loss than the full amount of the claim under 11 U.S.C. § 1322(a)(4). This plan provision requires payments in § 2.1 before a term of 60 months, see 11 U.S.C.§1322(a)(4). Name of creditor Estimated amount of claim to be paid \$ \$ \$ \$ Insert additional claims as needed. Post confirmation property insurance coverage Check one. None. If "None" is checked, the rest of § 4.6 need not be completed or reproduced. The deblor(s) propose to provide post confirmation adequate protection to the secured creditors listed below by providing property insurance coverage Name of creditor insured Insurance Company Insurance coverage Stimated insurance premium to be paid payments by treating date S Disbursed by: Trustee Debtor(s) \$ \$ Disbursed by: Trustee | IRS (Claim No. 6) | | \$ | | 3,512.6 |
| Insert additional claims as needed. Domestic support obligations assigned or owed to a governmental unit and paid less than full amount. Check one. None. if "None" is checked, the rest of § 4.5 need not be completed or reproduced. The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed governmental unit and will be paid less than the full amount of the claim under 11 U.S.C § 1322(a)(4). This plan provision requires payments in § 2.1 before a term of 60 months; see 11 U.S.C. §1322(a)(4). Name of creditor Estimated amount of claim to be paid \$ \$ \$ \$ S Insert additional claims as needed. Post confirmation property insurance coverage Check one. None. If "None" is checked, the rest of § 4.6 need not be completed or reproduced. The debtor(s) propose to provide post confirmation adequate protection to the secured creditors listed below by providing property insurance coverage Company Insurance coverage Bestimated insurance premium to be paid S Disbursed by: Trustee | | | | | |
| Insert additional claims as needed. Domestic support obligations assigned or owed to a governmental unit and paid less than full amount. Check one. None. if "None" is checked, the rest of § 4.5 need not be completed or reproduced. The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed governmental unit and will be paid less than the full amount of the claim under 11 U.S.C § 1322(a)(4). This plan provision requires payments in § 2.1 before a term of 60 months; see 11 U.S.C. §1322(a)(4). Name of creditor Estimated amount of claim to be paid \$ \$ \$ \$ S Insert additional claims as needed. Post confirmation property insurance coverage Check one. None. If "None" is checked, the rest of § 4.6 need not be completed or reproduced. The debtor(s) propose to provide post confirmation adequate protection to the secured creditors listed below by providing property insurance coverage Company Insurance coverage Bestimated insurance premium to be paid S Disbursed by: Trustee | | | | | |
| Insert additional claims as needed. Domestic support obligations assigned or owed to a governmental unit and paid less than full amount. Check one. None. if "None" is checked, the rest of § 4.5 need not be completed or reproduced. The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed governmental unit and will be paid less than the full amount of the claim under 11 U.S.C § 1322(a)(4). This plan provision requires payments in § 2.1 before a term of 60 months; see 11 U.S.C. §1322(a)(4). Name of creditor Estimated amount of claim to be paid \$ \$ \$ S S Insert additional claims as needed. Post confirmation property insurance coverage Check one. None. If "None" is checked, the rest of § 4.6 need not be completed or reproduced. The debtor(s) propose to provide post confirmation adequate protection to the secured creditors listed below by providing property insurance coverage beginning date Name of creditor insured Insurance Company Insurance coverage Bestimated insurance premium to be paid S S Disbursed by: Trustee | | | | | |
| Domestic support obligations assigned or owed to a governmental unit and paid less than full amount. Check one. None. If "None" is checked, the rest of § 4.5 need not be completed or reproduced. The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed governmental unit and will be paid less than the full amount of the claim under 11 U.S.C § 1322(a)(4). This plan provision requires payments in § 2.1 before a term of 60 months; see 11 U.S.C.§1322(a)(4). Name of creditor Estimated amount of claim to be paid \$ \$ Insert additional claims as needed. Post confirmation property insurance coverage Check one. None. If "None" is checked, the rest of § 4.6 need not be completed or reproduced. The debtor(s) propose to provide post confirmation adequate protection to the secured creditors listed below by providing property insurance coverage Name of creditor insured Insurance Company Insurance coverage Estimated insurance premium to be paid positionsed by: Trustee Debtor(s) \$ Disbursed by: Trustee | | | | | |
| Check one. None. If "None" is checked, the rest of § 4.5 need not be completed or reproduced. The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed governmental unit and will be paid less than the full amount of the claim under 11 U.S.C § 1322(a)(4). This plan provision requires payments in § 2.1 before a term of 60 months; see 11 U.S.C.§1322(a)(4). Name of creditor Estimated amount of claim to be paid \$ \$ \$ Insert additional claims as needed. Post confirmation property insurance coverage Check one. None. If "None" is checked, the rest of § 4.6 need not be completed or reproduced. The debtor(s) propose to provide post confirmation adequate protection to the secured creditors listed below by providing property insurance coverage Name of creditor insured Insurance Company Insurance coverage Estimated insurance premium to be paid payments by tro Disbursed by: Trustee Debtor(s) Trustee Disbursed by: Trustee Disbursed by: Trustee Disbursed by: Trustee Disbursed by: Trustee | Insert additional claims as neede | d. | | | |
| Mone. If "None" is checked, the rest of § 4.5 need not be completed or reproduced. □ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed governmental unit and will be paid less than the full amount of the claim under 11 U.S.C § 1322(a)(4). This plan provision requires payments in § 2.1 before a term of 60 months; see 11 U.S.C.§1322(a)(4). Name of creditor Stimated amount of claim to be paid | Domestic support obligations a | assigned or owed to a gov | ernmental unit and paid less t | han full amount. | |
| The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed governmental unit and will be paid less than the full amount of the claim under 11 U.S.C § 1322(a)(4). This plan provision requires payments in § 2.1 before a term of 60 months; see 11 U.S.C.§1322(a)(4). Name of creditor S | Check one. | | | | |
| governmental unit and will be paid less than the full amount of the claim under 11 U.S.C § 1322(a)(4). This plan provision requires payments in § 2.1 before a term of 60 months; see 11 U.S.C.§1322(a)(4). Name of creditor Estimated amount of claim to be paid \$ \$ \$ Insert additional claims as needed. Post confirmation property insurance coverage Check one. None. If "None" is checked, the rest of § 4.6 need not be completed or reproduced. The debtor(s) propose to provide post confirmation adequate protection to the secured creditors listed below by providing property insurance coverage Name of creditor insured Insurance Company Insurance coverage Bestimated insurance premium to be paid payments by true Disbursed by: Trustee Debtor(s) Disbursed by: Trustee Disbursed by: Trustee | None. if "None" is checked, | the rest of § 4.5 need not | be completed or reproduced. | | |
| governmental unit and will be paid less than the full amount of the claim under 11 U.S.C § 1322(a)(4). This plan provision requires payments in § 2.1 before a term of 60 months; see 11 U.S.C.§1322(a)(4). Name of creditor Estimated amount of claim to be paid \$ \$ \$ Insert additional claims as needed. Post confirmation property insurance coverage Check one. None. If "None" is checked, the rest of § 4.6 need not be completed or reproduced. The debtor(s) propose to provide post confirmation adequate protection to the secured creditors listed below by providing property insurance coverage Name of creditor insured Insurance Company Insurance coverage Bestimated insurance premium to be paid payments by true Disbursed by: Trustee Debtor(s) Disbursed by: Trustee Disbursed by: Trustee | ☐ The allowed priority claims | s listed helow are hased o | n a domestic support obligati | on that has been assid | ned to or is owed |
| Insert additional claims as needed. Post confirmation property insurance coverage Check one. None. If "None" is checked, the rest of § 4.6 need not be completed or reproduced. The debtor(s) propose to provide post confirmation adequate protection to the secured creditors listed below by providing property insurance coverage beginning date Insurance coverage beginning date Stimated insurance premium to be paid payments by trouble post confirmation adequate protection to the secured creditors listed below by providing property insurance coverage beginning date Stimated insurance premium to be paid payments by trouble post confirmation adequate protection to the secured creditors listed below by providing property insurance coverage beginning date Stimated total payments by trouble post confirmation adequate protection to the secured creditors listed below by providing property insurance coverage beginning date Stimated total payments by trouble post confirmation adequate protection to the secured creditors listed below by providing property insurance coverage beginning date Stimated insurance premium to be paid Disbursed by: Trustee | governmental unit and will be | paid less than the full amou | unt of the claim under 11 U.S.C | | |
| Insert additional claims as needed. Post confirmation property insurance coverage Check one. None. If "None" is checked, the rest of § 4.6 need not be completed or reproduced. The debtor(s) propose to provide post confirmation adequate protection to the secured creditors listed below by providing property insurance coverage Name of creditor insured Insurance Company Insurance coverage beginning date Substituted total payments by tree premium to be paid Substituted by: Trustee Disbursed by: Trustee Disbursed by: Trustee | Name of creditor | | Estima | ted amount of claim to be | e paid |
| Insert additional claims as needed. Post confirmation property insurance coverage Check one. None. If "None" is checked, the rest of § 4.6 need not be completed or reproduced. Insurance coverage Company Insurance coverage Beginning date S Disbursed by: Trustee Disbursed by: Trustee | | | | | |
| Insert additional claims as needed. Post confirmation property insurance coverage Check one. None. If "None" is checked, the rest of § 4.6 need not be completed or reproduced. Insurance coverage Company Insurance coverage Beginning date S Disbursed by: Trustee Disbursed by: Trustee | | | _ \$ | | |
| Insert additional claims as needed. Post confirmation property insurance coverage Check one. None. If "None" is checked, the rest of § 4.6 need not be completed or reproduced. Insurance coverage Company Insurance coverage Bestimated insurance premium to be paid payments by tree. Disbursed by: Trustee Debtor(s) Disbursed by: Trustee Disbursed by: Disbur | | | | | |
| Insert additional claims as needed. Post confirmation property insurance coverage Check one. None. If "None" is checked, the rest of § 4.6 need not be completed or reproduced. Insurance coverage Company Insurance coverage Bestimated insurance premium to be paid payments by true Disbursed by: □ Trustee □ Debtor(s) Disbursed by: □ Trustee | | | _ \$ | | |
| Post confirmation property insurance coverage Check one. None. If "None" is checked, the rest of § 4.6 need not be completed or reproduced. Insurance coverage Company Insurance coverage Bestimated insurance premium to be paid payments by tree Disbursed by: Trustee Disbursed by: Trustee Disbursed by: Trustee Disbursed by: Trustee | | | | | |
| Check one. None. If "None" is checked, the rest of § 4.6 need not be completed or reproduced. The debtor(s) propose to provide post confirmation adequate protection to the secured creditors listed below by providing property insurance coverage Insurance Insurance Insurance Estimated insurance Estimated total payments by true. | Insert additional claims as neede | d. | | | |
| Check one. None. If "None" is checked, the rest of § 4.6 need not be completed or reproduced. The debtor(s) propose to provide post confirmation adequate protection to the secured creditors listed below by providing property insurance coverage Insurance Insurance Insurance Estimated insurance Estimated total payments by true. | | | | | |
| Name of creditor insured Insurance Company Insurance Company Insurance Company Insurance Company Insurance Coverage beginning date Solution | • • • | urance coverage | | | |
| Name of creditor insured Insurance Company Insurance coverage beginning date S Disbursed by: Trustee Disbursed by: Trustee Disbursed by: Trustee | | ne rest of § 4.6 need not be | completed or reproduced. | | |
| Name of creditor insured Insurance Company Insurance coverage beginning date S Disbursed by: Trustee Disbursed by: Trustee Disbursed by: Trustee Trustee Trustee Trustee Trustee Trustee Trustee Trustee Trustee | The debter(s) propose to provide | nost confirmation adequate pr | otaction to the secured creditors list | ad balaw by providing propa | urty incurance coverac |
| Company beginning date premium to be paid payments by true \$ | The debion(s) propose to provide | post communion adequate pro | steemen to the secured dreamers had | sa below by providing prope | nty modranice coverag |
| Disbursed by: Trustee Debtor(s) Disbursed by: Trustee | Name of creditor insured | | | | Estimated total payments by tru |
| ☐ Trustee ☐ Debtor(s) \$ \$ Disbursed by: ☐ Trustee | | | | \$ | _ \$ |
| ☐ Trustee ☐ Debtor(s) \$ \$ Disbursed by: ☐ Trustee | | | | Disbursed by: | |
| \$ \$ Disbursed by: ☐ Trustee | | | | Trustee | |
| □Trustee | | | | ☐ Debtor(s) | \$ |
| □Trustee | | | | Disbursed by: | _ Y |
| ☐ Debtor(s) | | | | Trustee | |
| | | | | Dollate (a) | |

PART 5- Treatment of NonpriorIty Unsecured Claims 5.1 Nonpriority unsecured claims not separately classified. Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. Check all that apply. % of the total amount of these claims, an estimated payment of \$ The funds remaining after disbursements have been made to all other creditors provided for in this plan. If the estate of the Debtor(s) were liquidated under chapter 7. nonpriority unsecured claims would be paid approximately \$2,530.46 5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims. Check one Check one None. If "None" is checked, the rest of § 5.2 need not be completed or reproduced. The Debtor(s) will maintain the contractual installment payments and cure any default in payments on the unsecured claims listed below on which the last payment is due after the final plan payment. Contractual installment payments will be disbursed either by the trustee or directly by the Debtor(s), as specified below. The claim for the arrearage amount will be paid in full as specified below and disbursed by the trustee. The final column includes only payments disbursed by the trustee rather than by the Debtor(s). Name of creditor Estimated total Current installment Amount of arrearage payments by payments to be paid trustee Disbursed by: Trustee Debtor(s) Disbursed by: Trustee Debtor(s) Insert additional claims as needed. Other separately classified nonpriority unsecured claims. Check one. 5.3 None. If "None" is checked, the rest of § 5.3 need not be completed or reproduced. The nonpriority unsecured allowed claims listed below are separately classified and will be treated as follows: Name of creditor Base for separate Treatment Amount to be paid Interest Rate Estimated total (Claim No.) classification (to be paid pro rata) on the claim amount of (if applicable)

Insert additional claims as needed.

(if applicable)

In full - 100%
Less than 100%
Paid by co-deblor
Other (explain)

In full - 100%
Less than 100%
Paid by co-deblor
Other (explain)

payments

PART 6- Executory Contracts and Unexpired Leases

| 6.1 The executory contract unexpired leases are re | s and unexpired leases listed below elected. <i>Check one</i> . | w are assumed and wil | l be treated as | specified. All other exe | ecutory cont | racts and |
|---|---|---|---------------------------------------|--|---------------------|-------------------------|
| Check one. | , | | | | | |
| | s checked, the rest of § 6. 1 need not | t be completed or reproc | luced. | | | |
| subject to any contr | a. Current installment payments will ary court order or rule. Arrearage pastee rather than by the debtor(s). | be disbursed either by ayments will be disburs | the trustee or d sed by the truste | irectly by the debtor(s e. The final column ind |), as specific | ∍d below, payments |
| pro | scription of leased operty or executory otract | Current installment payment | Amount of arrearage to be paid | Treatment of arrearage (Refer to other plan section if applicable) | Estimate payment | d total s by trustee |
| Popular Auto | 2015 Toyota Tacoma | \$ 277.59 | s 0 | .00 \$ | \$ | 0.00 |
| | (Claim No. 4) | Disbursed by: Trustee Debtor(s) | , | | | |
| | | e Debioi(s) | \$ | \$ | \$ | |
| | | Disbursed by: | _ Ψ | Ψ | - Ψ | |
| | | Disbursed by. | | | | |
| | | Debtor(s) | | | | |
| | of Property of the Esta | te & Plan Distr | ibution Or | der | | |
| Check the applicable | e box: | | | | | |
| plan confirmation | 1. | | | | | |
| entry of discharge | e | | | | | |
| other: | | | | | | _ |
| | by the Trustee will be in the following lects the order of distribution; same | · · | distribution amo | ng claims with same nu | umber.) | |
| 1 - Distribution on Attorn 1 - Distribution on Secur 2 - Distribution on Post (2 - Distribution on Secur 2 - Distribution on Secur 3 - Distribution on Unservitor on Prior 5 - Distribution on Prior 6 - Distribution on Unservitor On | uate Protection Payments (Part 3, Seney's Fees (Part 4, Section 4.3) red Claims (Part 3, Section 3.1) - Cur Confirmation Property Insurance Covered Claims (Part 3, Section 3.7) red Claims (Part 3, Section 3.1) - Arrured Claims (Part 3, Section 3.2) red Claims (Part 3, Section 3.3) red Claims (Part 3, Section 3.4) red Claims (Part 4, Section 6.1) rity Claims (Part 4, Section 4.4) rity Claims (Part 4, Section 4.5) recurred Claims (Part 5, Section 5.2) real Unsecured claims (Part 5, Section 5.3) | rent contractual installm rage (Part 4, Section 4.6 earage payments | | | | |

Trustee's fees are distributed before each of the distributions above described pursuant to 28 U.S.C.. § 586(e)(2)

- 8.1 Check "None" or list the nonstandard plan provisions.
- □ None. If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Official Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

Each paragraph must be numbered and labeled in boldface type, and with a heading stating the general subject matter of the paragraph.

The following plan provisions will be effective only if there is a check in the box "Included" in § 1.3.

1. Supplement to Part 2.4

Income tax refunds, if any, in excess of \$4,750.00, will be devoted each year, as periodic payments, to the plan's funding until plan completion; increasing the base thereby without the need of further notice, hearing or court order. If any portion is needed, debtor shall seek court's authorization prior to any use of these funds.

If the tax refund expected to be received by debtor do not arrive to \$4,750.00, then the debtor will include that portion in the lump sum payment and the plan will be deemed automatically amended without the need of further notice, hearing or court order.

Payment to be made in June 2022, 2023, 2024 and 2025, include \$4,750.00 of the income tax refunds.

The payment of June 2026, will be of \$44,300.00 and they are broken down as follows: corresponding of \$4,750.00 of the expected 2025 Income Tax Return and \$39,550.00 of the product of the financing of the property located at Rio Grande. As for the annual payments of the income tax refund for the years 2021 to 2025, if the amount to be refunded is less than the \$4,750.00, the total of any deficiency will be added to the final payment of the product of the financing of the debtor's real property.

2. Supplement to Part 3.1

The payments to Freedom Road Financial will be made by debtor's son. Trustee will not make disbursements as secured creditor without prejudice of this creditor filing an unsecured claim for any deficiency. Debtor agrees for the lift of stay in favor of this creditor.

3. Supplement to Part 5.1

Debtor will pay general unsecured creditors no less than the liquidation value determined for the case at 5.00% present value interest, or the unsecured pool, whichever is greater.

PART 9: Signature(s)

/s/ Gerardo L. Santiago Puig Signature of attorney of debtor(s)

By filing this document, the Attorney for Debtor(s) or Debtor(s) themselves, if not represented by an attorney, also certify(ies) that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Local Form G (LBF-G), other than any nonstandard provisions included in Part 8.

Date: November 9, 2021

IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF PUERTO RICO

MICHAEL RODRIGUEZ OCASIO Debtor

CASE NO. 21-02031 (EAG) CHAPTER 13

CERTIFICATE OF MAILING

It is hereby certified that the undersigned has served copy of the amended Chapter 13 Payment Plan, dated November 9, 2021, filed by debtor to all creditors and parties in interest.

In San Juan, Puerto Rico, of this 10 days of November 2021.

/s/ Gerardo L. Santiago Puig

GERARDO L. SANTIAGO PUIG
USDC-PR 205402
Doral Bank Plaza, Suite 801
33 Resolución St.
San Juan, PR 00920
Tel. 787-777-8000; Fax 787-767-7107
gsantiagopuig@gmail.com